



Order Filed on October 10, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)  
Attorneys for Secured Creditor  
Toyota Motor Credit Corporation

In Re:

Damiano M. Consilvio, Danielle C. Consilvio,  
  
Debtors.

Case No.: 18-19074 ABA

Adv. No.:


Hearing Date: 7/11/18 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: October 10, 2018**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Damiano M. Consilvio, Danielle C. Consilvio

Case No.: 18-19074 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, holder of a mortgage on real property located 2011 TOYOTA RAV4, VIN: 2T3ZF4DV3BW062834, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Rex J. Roldan, Esquire, attorney for Debtors, Damiano M. Consilvio and Danielle C. Consilvio, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor has brought the loan contractually current; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that post-petition payments can be used to pay pre-petition arrears without it being a violation of the stay; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the claim will be treated outside of the Bankruptcy and is not to be paid by the trustee; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Damiano M. Consilvio, Sr.  
Danielle C. Consilvio  
Debtors

Case No. 18-19074-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db/jdb +Damiano M. Consilvio, Sr., Danielle C. Consilvio, 106 Landing Drive,  
Deptford, NJ 08096-6845

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harold N. Kaplan on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")  
hkaplan@rasnj.com, informationathnk@aol.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Rex J. Roldan on behalf of Debtor Damiano M. Consilvio, Sr. roldanlaw@comcast.net,  
r43760@notify.bestcase.com  
Rex J. Roldan on behalf of Joint Debtor Danielle C. Consilvio roldanlaw@comcast.net,  
r43760@notify.bestcase.com  
Sindi Mncina on behalf of Creditor Federal National Mortgage Association (Fannie Mae)  
smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9